

sage Employee Benefits

# Big benefits

Better business



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# Welcome to Sage Employee Benefits



## We’re delighted you’ve chosen the Sage Employee Benefits Programme for your employees.

The **Sage Employee Benefits Programme** is designed specifically for small to medium-sized businesses and provides you and your employees with access to a great range of benefits. You can access these benefits online and through a mobile app.

Within this brochure, you’ll find everything you need to know about setting up your programme and making the most of the benefits on offer.

Additional information on your benefits can be found online at <https://www.sageemployeebenefits.co.uk>

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### What to do now

Follow the ‘**Step-By-Step Guide**’ on Page 3 to ensure your Sage Employee Benefits Programme is set up correctly. There are also useful hints and tips on how to maximise the awareness of your programme and drive employee engagement.

### Who do I contact if I have any questions?

If you need help with anything, please call our dedicated Customer Engagement Team on **0800 668 1311\*** who are available Monday to Friday between 8.30am and 5.30pm.

Or you can email us at **[engaged@sageemployeebenefits.co.uk](mailto:engaged@sageemployeebenefits.co.uk)** and someone will be able to help, whatever your query.

\*Calls may be monitored and/or recorded for quality and training purposes

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# Step-By-Step Guide

## How to roll out your Sage Employee Benefits Programme.

Set up your programme	
1	<b>Create an account</b> <ul style="list-style-type: none"> <li>We'll send you an activation email for your engagement hub where you can set up your credentials and manage your employee benefits programme.</li> </ul>
2	<b>Upload your employee information</b> <p>Upload your employee information using one of the following methods:</p> <ul style="list-style-type: none"> <li>Manually enter your employee names and email addresses</li> <li>Use the CSV template - enter the information required for each column before saving and uploading</li> <li>Download your Sage 50 Payroll file and then upload it to the platform.</li> </ul>
3	<b>Select additional benefits</b> <p>If you wish to offer Cycle2Work or the Reward and Recognition scheme, you will need to tick the relevant box and then agree to the terms of service.</p>
Get your employees up and running with their benefits	
4	<b>Get your employees activated</b> <p>Once you've uploaded your employee's information, they'll receive an email to enable them to register and set up their passwords. Encourage them to download the app for quick and easy access to their benefits. Make sure you have an email address for all of your employees.</p>
5	<b>Communicate your programme to your employees</b> <p>We'll be sending promotions to your employees on a regular basis, but to get maximum success from your programme you need to promote it, too. A few suggestions are:</p> <ul style="list-style-type: none"> <li>To show your employees how easy the programme is to use, give them a quick demo and show them how they can start saving to make the most of their benefits</li> <li>Use this brochure to help your employees understand the benefits they have access to</li> <li>Hand out the Love2shop Reloadable Cards included with this brochure; they can load funds onto the card and start saving money straight away</li> <li>Send out an email campaign to raise awareness of the new programme. Include the link to the benefits site and remind everyone that they can download the app for easy access to their benefits</li> <li>Nominate an Employee Benefits Champion who'll become an expert on the benefits programme and the 'go to' person when your employees have any questions</li> <li>Hold an employee huddle to get some excitement going about the programme.</li> </ul>
Maintain and monitor your programme	
6	<b>Keep your employee information up to date</b> <p>Regularly update your employee data. Make sure you remove any employees who leave and add any new employees so they can get access to their benefits straight away.</p>
7	<b>Keep track of how your employees are using their benefit programme</b> <p>Keep track of your employees' savings and manage all Cycle2Work and Reward and Recognition requests via the Engagement Hub.</p>

# Your Benefits at a Glance

Here's a summary of the great benefits that your employees will be able to enjoy.  
For more information, take a look at the individual benefit summary pages.

Benefit	What's Included	Quick Summary
<b>Shop and Save</b>	<b>Discounted:</b> <ul style="list-style-type: none"> <li>e-Vouchers</li> <li>Reloadable Cards</li> <li>Gift Cards</li> <li>Gift Vouchers</li> <li>Discount Codes</li> <li>Fuel Discount Card</li> </ul>	<ul style="list-style-type: none"> <li>Employees can save money on groceries, clothing, home and DIY, fuel, electricals, days out and more</li> <li>These savings are available either online and/or in-store and can be accessed on the go from the app with instant e-Vouchers.</li> </ul>
<b>Reward and Recognition</b>	<ul style="list-style-type: none"> <li>Nomination form to recognise your peers</li> <li>Catalogue of e-Vouchers from top retailers (financial rewards only)</li> <li>Dashboard in Engagement Hub to monitor all activity.</li> </ul>	<ul style="list-style-type: none"> <li>Allow your employees to recognise each other with e-Cards or financial awards, then monitor all the activity in your Engagement Hub.</li> </ul>
<b>Discounted Holiday Service</b>	<ul style="list-style-type: none"> <li>Discounted travel e-Vouchers</li> <li>Discounted Holiday Extras</li> </ul>	<ul style="list-style-type: none"> <li>Employees can make savings with e-Vouchers and Reloadable Cards, plus discounted travel sites.</li> </ul>
<b>Cinema Savings</b>	<ul style="list-style-type: none"> <li>Cinema Discounts.</li> </ul>	<ul style="list-style-type: none"> <li>Employees can purchase discounted admission, food and drink vouchers.</li> </ul>
<b>Health and Wellbeing</b>	<ul style="list-style-type: none"> <li>Free Online Health and Wellbeing Portal</li> <li>Gym Discounts.</li> </ul>	<ul style="list-style-type: none"> <li>Hapi-life has a wealth of helpful health and wellbeing information available online</li> <li>Employees can also access the lowest corporate rates at 3,000 gyms across the UK and Ireland.</li> </ul>
<b>OnDemand GP</b> <small>Included within Health and Wellbeing</small>	<ul style="list-style-type: none"> <li>Unlimited online GP appointments.</li> </ul>	<ul style="list-style-type: none"> <li>Access to a private, high quality healthcare service, providing an online GP for diagnostic treatment, prescriptions and fit notes</li> <li>Doctors are available seven days a week for appointments from 8am to 10pm via video call or 24 hours a day via the telephone service.</li> </ul>
<b>Confidential Support Service</b>	<ul style="list-style-type: none"> <li>Specialist Support for a wide range of personal and work-related problems</li> <li>Six face-to-face counselling sessions.</li> </ul>	<ul style="list-style-type: none"> <li>Your employees can access specialist support as often as they need help via a confidential 24/7 helpline.</li> </ul>
<b>Cycle2Work</b>	<ul style="list-style-type: none"> <li>Tax savings on a wide range of bikes and equipment.</li> </ul>	<ul style="list-style-type: none"> <li>Employees can make both income tax and national insurance savings</li> <li>Employers also make savings through reduced national insurance contributions.</li> </ul>



## Shop and Save

**Employees and their partners can save money on groceries, clothing, homeware and DIY, fuel, electricals, days out and more.**

Your employees will have access to savings at a variety of retailers for use online and/or in-store which can be accessed while out and about from the app.

e-Vouchers, Reloadable Cards, Gift Cards, Discounted Fuel Card and e-Codes are available.

### Key benefits for the employer

- Your employees can choose how they want to save money
- Help your employees' salaries go further each month
- New discounts regularly added to the app – keeping it fresh
- Location awareness technology to help support usage and drive engagement.

### Key benefits for the employee

- Maximise savings by making the most of the product spotlights, highlighting the latest offers and short-term deals
- A wide range of deals from well-known high-street retailers
- Hassle free and simple to use
- Location awareness technology so you never miss a discount
- Help with overall household savings by inviting your partner to access the discounts.

### How it works

- Search by category to find a retailer
- Select an e-Voucher, Reloadable Card or Gift Card for the value you need
- Pay the discounted price for your e-Voucher or Reloadable Card or Gift Card
- For example, a £25 e-Voucher at a retailer with a 10% discount will cost you £22.50.

#### Did you know?

Your employees could save up to £1,000 a year using their discounts.

ONS Average Household Numbers, 2019



## Reward and Recognition

**Employees can recognise each other's hard work with beautifully designed and personalised e-Cards. Managers can also nominate individuals or a specific group for a job well done.**

As well as e-Cards, there's the option to add 'Financial Rewards', where employees and managers can add a value to the e-Card. This can then be spent on e-Vouchers from top retailers, in our online catalogue.

### Key benefits for the employer

- Increase individual productivity – recognising desired behaviour increases the likelihood of repetition
- Receiving recognition from your fellow colleagues is proven to boost team morale
- Promoting positive feedback within your workforce creates a happier working environment
- Makes employers aware of the great work being done, which they may have missed.

### Key benefits for the employee

- They have an outlet to make their colleagues aware of their appreciation
- Great satisfaction means great work
- Those with financial rewards can earn vouchers to spend at top retailers
- Hassle free and simple to use, with a brand-new app design.

### How it works

- 'Reward and Recognition' will only show in Customer Hub, if selected during the Engagement Hub activation
- The default awards will be e-Cards. If the employer wishes to include financial awards with the e-Cards, they'll have to make an online payment in Engagement Hub
- Users can then nominate a registered employee on Customer Hub, sending a personalised e-Card, and a financial award (if applicable)
- The nominee will receive their e-Card via email, and all financial rewards will appear in the recipient's online balance after it's approved by the employer
- The employer can then use Engagement Hub to monitor all activity, send batch nominations and continue to allocate nomination allowances to employees.

#### Did you know?

Rewards and Recognition are the strongest drivers of engagement.

Aon 2018 Trends in Global Employee Engagement survey



# Discounted Holiday Service

**Save up to 11% on holidays from popular travel operators.**

Get competitive discounts on holidays and holiday extras.

## Key benefits for the employer

- Help your employees book their dream destination at a discounted rate
- Attract and retain staff by giving back by way of discounted holiday services.

## Key benefits for the employee

- Reloadable Cards, Gift Cards and e-Vouchers with fantastic discounts offer a simple way to reduce the cost of their holiday
- Use the same trusted operators and the same method to book their holidays with the benefit of a discount
- With a wide variety of discounts from Haven to Disneyland Paris, there's something for everyone.

## How it works

- Select one of the holiday retailers
- Select an e-Voucher, Reloadable Card or Gift Card for the value you need
- Pay the discounted price for your e-Voucher, Reloadable Card or Gift Card.

### Did you know?

Families spend an average of £4,800 on holidays each year.

Expedia, 2018



## Cinema Savings

**Enjoy Cinema benefits, where employees can purchase discounted admission vouchers for over 170 UK and Irish Cinemas.**

### Key benefits for the employer

- Your employees' can spend less on leisure time with up to 36% discount at over 170 cinemas nationwide
- Help your employees' salaries go further by providing discounts on the things they enjoy doing in their own time.

### Key benefits for the employee

- Up to 36% off box office prices at over 170 cinemas throughout the UK and Ireland
- Cinema brands include: Cineworld, Empire, Vue and ODEON and many more
- Food packages and season passes are available to purchase from selected cinema chains at a discounted rate.

### How it works

- Select your cinema
- Order an e-Voucher
- Tickets come in the form of e-Codes
- Unlimited passes and snack vouchers are only available for Cineworld cinemas.

Simply visit <https://www.sageemployeebenefits.co.uk>

#### Did you know?

One of the greatest benefits of watching a film is its role as a stress buster – we all love a movie.





# Health and Wellbeing

**Included in your health and wellbeing benefits is Hapi-life – an online health information portal as well as access to discounted gym memberships.**

## Online health advice

Hapi-life has a wealth of helpful health and wellbeing information. Hapi-life is regularly updated with short, accessible and easy-to-follow articles, alongside quick hints, tips and links to other websites that employees might find useful. With features on mental health, nutrition, exercise and sleep, there's plenty of information that can help employees reach their potential - both at work and at home.

## Gym membership

Employees can save money on gym memberships, even if they're already a member at one of the participating gyms.\*

## Key benefits for the employer

- Access to information on mental health, nutrition, exercise and sleep will help your employees reach their potential - both at work and at home
- Access to discounted gym memberships will help them create a healthier lifestyle.

## Key benefits for the employee

- The articles, quick hints, tips and links to other websites on how to lead a healthier lifestyle will give employees quick access to accurate information without having to search online
- Over 3,000 health and leisure centres, boot camps, yoga studios and online courses to choose from
- Employees are also entitled to a guest pass or trial to view and experience the club prior to joining.

## How the gym memberships work

To locate the nearest participating health club and download the health club voucher, please visit your Sage Employee Benefits platform or visit: <https://www.sageemployeebenefits.co.uk>

### Did you know?

Depending on an employee's contract and if they're paying via direct debit, many participating gyms will let existing members transfer to Incorporate membership rates.

\*Contact your club to find out if they allow member transfers. For any other questions please contact Incorporate at [fitness@incorpore.co.uk](mailto:fitness@incorpore.co.uk)

<https://www.sageemployeebenefits.co.uk>



## On Demand GP

(within Health and Wellbeing)

**OnDemand GP offers high quality healthcare delivered using secure technology and always with a human touch.**

The service allows you to conveniently see a GP online for diagnosis, treatment, or even prescriptions, which can be sent in minutes.\*

### Key benefits for the employer

- Help your employees manage concerns which have the potential to impact their health
- Reduce the time needed for your staff to attend appointments with their GP
- Provide an invaluable service to your employees.

### Key benefits for the employee

- Immediate access to a GP from any location via their phone or tablet
- Same-day appointments are available
- Prescription and treatments can be sent to your local pharmacy within minutes for collection
- No need to leave home whilst unwell
- Available to partners and household dependents from the same address, at no additional cost.

### How it works

- Doctors are available seven days a week, from 8am to 10pm via video call or 24 hours a day via the telephone service
- On Demand GP is regulated by Care Quality Commission and all doctors are registered with the General Medical Council
- Access and save the GP web-based app via the Medical Solution web link which is available on the Sage Employee Benefit Platform.

Simply visit <https://www.sageemployeebenefits.co.uk>

#### Did you know?

52% of UK employees delayed seeking medical advice because they didn't want to take time off work for a GP appointment, with 39% admitting they delayed seeking medical advice only to discover they needed medical treatment.

Personal Group Research, 2018

\*Please note that this is a private service, prescriptions will incur a charge.

<https://www.sageemployeebenefits.co.uk>



## Confidential Support Service

**Your employees have the benefit of six face-to-face counselling sessions or immediate access to a confidential telephone counselling and legal information service that operates 24 hours a day, 365 days a year.**

The experienced, professional counsellors can help with a wide range of personal and work related problems at any time of the day or night. No information on any calls will be fed back to the company unless there's a serious risk of harm to the employee or others.

Employees are also able to access practical and easily understood information and guidance about issues concerning the law which may be causing them distress. Information is available on all personal matters such as domestic problems, personal injury claims, motor related disputes, property worries and consumer rights. The service will give them information on employment matters that are in the public arena, such as minimum wage and maternity and paternity leave, but we can't give employment information where an employee is in any dispute with their employer.

### Key benefits for the employer

- Help your employees manage issues that are worrying them before it has an impact on their productivity and ability to work
- Reduce absenteeism and help get your employees back to work quicker through counselling
- Decrease presenteeism by making sure your employees are focussed on their work rather than personal problems while in the workplace.

### Key benefits for the employee

- Free access to legal and financial guidance
- Telephone counsellors available 24/7, 365 days of the year to provide immediate support
- Up to six, self-contained sessions through a network of over 800 affiliate counsellors.

### How it works\*

The Confidential Support Services team is trained to sensitively handle all issues and use innovative approaches in offering support to all and, wherever possible, match individuals to their preference in counsellor – e.g. ethnicity, gender, race, as well as specialisms, i.e. couples, trauma, domestic violence, coaching.

All calls are answered by counsellors or trained advisors, who ascertain the nature of the issue and provide initial emotional support and information.

**For more information on how to get in touch with the Confidential Support Service, please visit <https://www.sageemployeebenefits.co.uk>**

\*The Confidential Support Service can take up to 5 days to launch.

### Did you know?

Providing a Confidential Support Service for your employees can help improve not only their emotional wellbeing, but their physical and financial wellbeing as well.

**<https://www.sageemployeebenefits.co.uk>**



**There's never been a better reason to ditch the car and get outside. Help make your employees' commutes cheaper, greener and healthier with the Cycle2Work scheme.**

The scheme works by employers hiring bikes and safety accessories for their employees, with the cost of the equipment repaid by the employee through salary sacrifice over a 12-month period. Employees benefit from tax and NI savings of up to 42% and employers also make savings through reduced NI contributions of 13.8%

The supplier Cycle2Work is the leading provider of the cycle to work scheme. It gives employees access to 98% of the bike brands available on the UK market through a network of over 1300 store locations and online options.

### Key benefits for the employer

- Make savings on National Insurance contributions of 13.8%
- Encourage employees to live more active lifestyles
- Increase productivity and reduce the level of sick days taken
- Fully administered portal and marketing free of charge.

### Key benefits for the employee

- Tax and National Insurance savings of up to 42%
- Access to over 1300 store locations and online redemption options
- Free one-year bike care and service plan
- Access to sale items and promotional prices both in-store and online at Halfords, Tredz and Cycle Republic
- 20% discount for 12 months on cycle parts and accessories within Halfords stores
- Free eight-week insurance
- 20% family discount on the Apollo bike range.

### How it works\*

Signing up is simple. Employees will apply for the amount they need via the **Cycle2Work.info** website, using a unique employer code created for your scheme. Once you've approved their order, the letter of collection is automatically issued to the employee electronically and an invoice will be raised by Cycle2Work to you the employer, with the full amount be settled by yourselves. The total amount is then recovered from the employee via salary sacrifice over a 12-month period. At the end of the scheme Cycle2Work help your employees understand their options – from extending the hire agreement at zero cost to buying or returning the products.

\*The Cycle2Work scheme can take up to 5 days to launch.

#### Did you know?

Evidence suggests savings for the NHS through participation in the scheme would be as much as £17 billion over a 20-year period.

# Example Savings

## Say hello to Steve

**Steve is a basic rate tax payer.** Steve and his family's monthly spend includes supermarkets, clothes, eating out and leisure. Steve's company offers a Cycle2Work salary sacrifice scheme.

**His typical savings are illustrated below:**

Expenditure type	Estimated monthly spend	Saving Rate	Monthly Saving*
Clothes – Sports Direct	£50	6.5%	£3.25
Clothes – GAP	£100	12%	£12
Food – Morrisons	£300	5%	£15
Toiletries – Love2shop	£50	6%	£3
Family meals out – Nando's / Pizza Express**	£200	10%	£20
Cinema trip – two tickets twice a month	£36	28%	£10
Cycle2Work	£42.50	32%	£14
Discounted Fuel	£84.80	up to 10p per litre	£2.16
<b>Total monthly savings</b>			<b>£79.41</b>

**Total yearly saving = £951**

### How Steve manages his savings and discounts

- Steve manages all his savings through his benefits website. Each month, he tops up his Reloadable Cards or orders e-Vouchers for his regular shopping, and orders cinema tickets and Restaurant Choice vouchers for family meals out.
- Steve has chosen to sacrifice some of his salary and join the Cycle2Work scheme - the money is deducted from his gross pay so he pays less tax and NI.

\*Monthly saving rounded to the nearest £ \*\*Part of the Restaurant Choice card

## Say hello to Bridget

**Bridget is a higher rate tax payer.** Bridget and her family are typical in their monthly shopping and enjoy their family holidays abroad. They often have a meal out at weekends. Bridget's company offers the Cycle2Work salary sacrifice scheme as well as access to gym membership discounts.

**Her typical savings are illustrated below:**

Expenditure type	Estimated monthly spend	Saving Rate	Monthly Saving*
Clothes – M&S, River Island	£200	6-10%	£12-20
Food shopping - Morrisons	£300	5%	£15
Toiletries - Love2shop	£100	6%	£6
Family meals out – Harvester	£200	11%	£22
Gym membership	£50	7.5%	£4
Cycle2Work	£42.50	42%	£18
<b>Total monthly savings</b>			<b>£77-£85</b>
Holiday – via Inspire travelcard	£4,000	7.5%	£300
<b>Total one off yearly savings</b>			<b>£300</b>

**Total yearly saving = £1,224-£1,320**

### How Bridget saves on the things she loves the most

- Tops up her Reloadable Cards monthly on the benefits website
- Uses the discounted holiday scheme to book holidays and get discounts on package deals
- For family meals out, she orders a Restaurant Choice voucher to use at a number of restaurants.

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